

Safeguarding Your Info. . .



Protect Yourself If Your Personal Information Is Compromised:

If your Social Security number, driver's license number, Medicare number, or a financial account number is compromised, take steps to protect yourself from identity theft.

If your Social Security or Medicare card or number is stolen...

If you suspect that someone else is using your Social Security number for work or some other purpose, or if you have received notice from the Internal Revenue Service of unreported taxable income that is not yours, or if you suspect that your Medicare number is being improperly used, contact the U.S. Social Security Administration (see page 16).

If your credit card is lost or stolen...

Immediately contact the appropriate credit card provider, and cancel the credit card. By law, once you report the loss or theft, you have no further responsibility for unauthorized charges.

If you have reason to believe you were a victim of identity theft, contact any one of the three major credit card bureaus below to initiate a "fraud alert" to stop someone else from opening new credit accounts in your name. The initial fraud alert stays active for 90 days, and you will not be charged for this fraud alert service.

- Trans Union 1-800-680-7289
- Experian 1-888-397-3742
- Equifax. 1-800-525-6285

Request a copy of your credit report from one of the three bureaus listed above. Review it carefully: watch for accounts you don't recognize (especially new accounts), suspicious charges, or any addresses where you've never lived.

If your checks, ATM card or bank account information are lost or stolen...

Immediately notify your financial institution (bank, credit union, etc.) to stop payments and ask your bank to notify the check verification company it uses. Follow up in writing (send letter by certified mail, return receipt requested.) Depending on circumstances, the bank may recommend that you change your passwords so the bank can monitor the account for possible fraud, or may recommend you close your account(s). If needed, open a new account with a new password. (DO NOT use such things as your mother's maiden name, birth dates, phone numbers, consecutive numbers, or the last four digits of your Social Security number for any password!)

Contact the major check verification companies (Toll-Free):

- TeleCheck 1-800-710-9898
- Certegy, Inc. 1-800-437-5120

Contact **SCAN** to find out if bad checks have been passed using your name or account:

- SCAN 1-800-262-7771

If your Driver’s License or DMV-issued ID card is lost or stolen...

Immediately go in person to your local Department of Motor Vehicles office and apply for a replacement Driver’s License/ID card. Then request that DMV place a fraud alert on your license number.

Contact the
DMV Toll-Free Fraud Hotline . .1-866-658-5758
Email DLFraud@dmv.ca.gov

If someone is using your Driver’s license/ID card number as their ID, contact your local DMV office for an appointment. You will need to prove your identity, so bring current documents such as a passport, proof of citizenship or naturalization, or a U.S. military photo ID. Also bring copies of the police report, bills, and other evidence which demonstrate your identity was stolen. If you meet DMV’s identity theft requirements, DMV will then issue you a new driver license/ID card number.

If you think an identity thief has changed your address to steal your mail...

Notify the nearest U.S. Postal Inspector (listed under U.S. Government in the white pages of your telephone directory) or go to www.usps.com/websites/depart/inspect

If you suspect Medicare fraud...

Contact the
U.S. Department of Health & Human Services Fraud Hotline 1-800-447-8477
to report Medicare fraud, waste or abuse.

If your identity is stolen...

Under California law, you can report identity theft to your local police department. Provide as much information on the theft as possible, including copies of your credit reports and other items related to identity theft. (Black out other information, such as legitimate purchases, not related to the identity theft.) Ask them to issue a police report, and be sure to get a copy, because you will need to give copies to creditors and the credit bureaus. Provide the police with any new evidence you collect to add to your report. Be aware that untangling identify theft can take a long time.

For more information, see “Organizing Your Identity Theft Case” by the Identity Theft Resource Center, available at www.idtheftcenter.org/vg106.shtml

For further assistance...

Contact the
California Privacy Protection/Identity Theft Hotline 1-866-785-9663
or the
U.S. Federal Trade Commission Identity Theft Hotline 1-877-438-4388